

DECLARATION

As the below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below.

I believe I am the original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Method and System and Article of Manufacture for a Rules Based Automated Loan Approval System**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

(Number)	(Country)	(Date filed)
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NONE

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a), regarding events which occurred between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)	(Filing Date)	(Status)
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NONE

I hereby direct that all correspondence and telephone calls be addressed to Gary R. Maze, Duane, Morris & Heckscher LLP, One Greenway Plaza, Suite 500, Houston, Texas 77046, (713) 552-9900.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME AND ADDRESS OF INVENTOR:

Charles Pitman Baker, IV
7700 Overland Trail
Colleyville, Texas 76034
United States
(a citizen of the United States)

3/14/01
Date


Charles Pitman Baker, IV

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Charles Pitman Baker, IV	§		
		§	Group Art Unit:	Unknown
Serial No.:	Unknown	§		
		§	Examiner:	Unknown
Filed:	Herewith	§		
		§	Docket:	D8070-1
Title:	Method and System and Article of	§		
	Manufacture for a Rules Based	§		
	Automated Loan Approval System	§		

Commissioner for Patents
Washington, D.C. 20231

POWER OF ATTORNEY BY ASSIGNEE


As assignee of record of the entire interest of the above-identified application, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Gary R. Maze	Reg. No. 42,851
Richard T. Redano	Reg. No. 32,292

Please direct all correspondence to: **Gary R. Maze, Duane, Morris & Heckscher LLP, One Greenway Plaza, Suite 500, Houston, Texas, 77046.** Direct telephone calls to: **Gary R. Maze at (713) 552-9900.**

Maxsas Systems Inc.

3/6/2001
Date


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